

How you can spend the funds

FSA or PCA

Use your accounts to pay for qualified healthcare expenses such as:

- Coinsurance, deductibles, and other member “cost-share” amounts
- Hospital charges
- Urgent care and emergency room visits
- Prescription medications at the pharmacy.
- Other medical supplies

Remember, your employer decides what types of expenses qualify for an FSA or PCA. Check with your employer if you have questions.

HSA

Use your account to pay for all the items listed above and other qualified expenses. To find a list of qualified expenses, go to the IRS Website, www.irs.gov, and look up Publication 502, titled “Dental and Medical Expenses.”

Note: Health insurance premiums listed in Publication 502 cannot be reimbursed from an HSA.

Find out more about qualified expenses for each spending account:

1. Log in to *MyHumana*
2. Select “Claims & Spending”
3. Click the link for the spending account you’re interested in
4. Click the “Qualified Expense List” link lower on the page

Frequently asked questions about the HumanaAccess Card

HSA with an FSA

Use your HSA to pay for all the items on the previous page. Your FSA is “limited” and can only be used for vision, dental, and certain preventive care services.

- Q. When can I start using the HumanaAccess Card?**
A. Once your plan is effective, and you’ve activated your card, you can use it immediately.
- Q. Does all the money I’m contributing for the year need to be in my spending account before I can use it?**
A. It depends on the type of account.
- If you have an FSA or PCA, you can use the full amount of your annual election on the first day of your plan year.
 - For example, if you decide on \$500 for your FSA, you can use the full \$500 on the first day of your plan year for qualified expenses.
 - If you have an HSA, you can only use funds that are actually in your account at that time.
 - No “pre-spending” allowed.
 - If you need \$500 for medical expenses, and you only have \$200 in your account, you can spend the \$200. Then pay the other \$300 out of your own funds.
 - File for reimbursement when you build up \$300 more in your HSA.
- Q. If I have both an FSA and an HSA, how can I use the funds in my accounts?**
A. Since your FSA is limited you can only use it to pay for vision, dental, and preventive services. You can use your HSA to pay for any qualified medical expense.

What if my card doesn’t work?

- One of the following may have happened:
- You haven’t activated the card
 - You pressed “debit” instead of “credit”
 - You’re using the card for a nonqualified expense
 - You included nonqualified items, like chewing gum, in your pharmacy purchase – try the transaction again with the qualified items only
 - Your HumanaAccess Card has been suspended
 - Your spending account doesn’t have enough money to cover the total expense
 - You tried to purchase a prescription for someone not covered under your plan

- Q. What if I use spending account funds for nonqualified expenses?**
A. If you use your HSA funds for expenses the IRS doesn’t allow – nonqualified expenses – you could be charged tax and penalties. To avoid any tax problems, be sure to put the funds back into your HSA account. To find out how to redeposit funds, go to *MyHumana* on **Humana.com** and select the Health Savings Account (HSA) link under Claims & Spending. If you have an FSA or PCA nonqualified expense, send repayment to Humana at:
- Humana Spending Account Administration**
P.O. Box 14167
Lexington, KY 40512-4167
- Q. Does the HumanaAccess Card offer zero liability?**
A. Yes. If someone steals your card or card number and makes a purchase, you’re not financially responsible for the purchase. If you notice any unauthorized activity on your card, please contact Humana right away.
- Q. Can I use the card at any store?**
A. No, you can’t use the card at “non-health related” locations like restaurants, gas stations, and bookstores, even if you’re buying a qualified item like aspirin. Some retailers, like grocery stores, may have systems in place to identify items as qualified expenses. You can use your HumanaAccess card at these locations. Log on to *MyHumana* on **Humana.com** for more information on using your card at these location. Remember to save all receipts and provider directives.

If you have a question or problem:

- Call Humana’s Spending Account Administration at **1-800-604-6228**, 8 a.m. – 7 p.m., Eastern time – or go to the spending account section of *MyHumana* on **Humana.com**.
- Call Customer Service at the number on the back of your member ID card to report a lost or stolen card, 24 hours a day.

Remember to save all your itemized receipts from HumanaAccess Card purchases.

You may need to prove you used the card for qualified expenses.

- Q. What happens when my spending account funds are gone?**
A. Once you use up your funds, you’re responsible for any healthcare expenses your plan doesn’t cover.
- Q. What if I have an FSA grace period?**
A. During the FSA grace period, your HumanaAccess Card will only work if you have a spending account for the current plan year. The HumanaAccess Card will take any Healthcare FSA funds left over from your previous year’s balance before using current year funds. If you don’t have a spending account for the current plan year, you’ll need to submit a claim form for reimbursement.
- Q. How long is my HumanaAccess Card valid?**
A. Check the expiration date on the front of your card. If you need to, you can always order a new card by calling Humana’s Spending Account Administration at **1-800-604-6228**.



Don’t forget to register for MyHumana, where you can:

- ✓ View your account balance
- ✓ Review transaction history
- ✓ Request additional HumanaAccess Cards
- ✓ Compare doctors, hospitals, and outpatient centers with Humana’s MyChoice Tools
- ✓ Download deposit slips, withdrawal forms, beneficiary designation forms, and more
- ✓ Estimate costs for healthcare services and prescription drugs

Remember: After January 1, 2011 over-the-counter medications such as pain relievers, cold medicines, and antihistamines require a prescription to be eligible for spending account reimbursement.

How do I know what OTC items are covered?

Log in to MyHumana at **Humana.com**.

Then follow these links:

- Claims & Spending
- Spending Accounts
- Healthcare FSA
- FSA/PCA Sample Qualified Expenses

At the doctor’s office

Unless you have an office visit copayment, wait until your claim is processed before paying for doctor’s visits. Then, simply call the doctor’s office and provide your card number and expiration date or write the number on the bill and return it.

Some doctors may request payment at the time of your visit. If this happens, just use your HumanaAccess Card to make the payment.

Third – Manage your balance

For your card to work, you must have enough money in your account. To see your current balance and account activity, log in to MyHumana at **Humana.com** and click the spending account link in Claims & Spending. Or you can call **1-800-604-6228** to check your balance.

Save your receipts

No matter how you pay for your medical purchases, save all your receipts! The IRS requires proof that the expenses are qualified, which means Humana or the IRS may ask you to submit receipts to verify an expense.

If your doctor doesn’t take Visa

Pay by personal check or cash and get a receipt.

Then file for reimbursement:

- FSA or PCA
 - Download a reimbursement form from MyHumana and mail the completed form with a copy of the receipt or Explanation of Benefits (EOB) to the address on the form.
 - If you don’t have Internet access, call Humana’s Spending Account Administration at **1-800-604-6228** to get a reimbursement form.
- HSA
 - Call the automated Spending Account Administration line at **1-800-604-6228**.
 - Request reimbursement at MyHumana, your secure Website on **Humana.com**.



Humana health benefit plans are offered by the Humana Family of Insurance and Health Plan Companies. Please refer to your Benefit Plan Document (Certificate of Coverage/Insurance) for more information on the company providing your benefits. Our health benefit plans have Limitations and Exclusions.

HumanaAccess is not a benefit plan, FSA, PCA, and HSA spending accounts are not insured benefits; they are a service administered by Humana Insurance Company.

The Humana Access card is subject to U.S. Patent Nos 6,000,608 and 6,189,787



How you can spend the funds

First – Activate it

Call toll-free **1-888-894-2201** right away to activate your HumanaAccess Card. If you have a HumanaAccess Card from a previous plan year, this card replaces your old card.

If you get more than one card

When another adult is on your plan, you receive a second card with your name on it. You only need to activate one card for both to work. Just have the other adult sign and keep the second card.

Second – Pay with your card instead of out of your pocket

At the pharmacy

1. Present your card for payment or swipe it through the credit card machine
2. Select “credit” for your transaction
3. If you’re asked for a PIN, select “cancel”

Online or mail-order prescriptions

Use your card to buy qualified healthcare-related items at RightSourceRxSM, – Humana’s prescription home-delivery service – or other retail sites.

You can find a list of retail sites on MyHumana at **Humana.com**. Just enter the 16-digit account number and expiration date for your HumanaAccess Card on the order form, as you would for any Visa transaction.

Can I purchase over-the-counter drugs (OTCs) with my FSA or PCA?

Your employer decides the qualified expenses for an FSA or PCA. Check with your employer to see if OTCs are allowed. After January 1, 2011 over-the-counter medications such as pain relievers, cold medicines, and antihistamines require a prescription to be eligible for spending account reimbursement. Because of this the HumanaAccess Card cannot be used to purchase OTC medications, a manual reimbursement must be requested. You can still use your HumanaAccess Card to purchase items like contact lens solution and bandages.

